

United States Bankruptcy Court
Western District of Washington

In re:
David L Edwards-Zoars
Elisabeth M Edwards-Zoars
Debtors

Case No. 13-19774-TWD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: janiceg
Form ID: b9i

Page 1 of 2
Total Noticed: 35

Date Rcvd: Nov 04, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2013.

db/jdb +David L Edwards-Zoars, Elisabeth M Edwards-Zoars, 11733 20th Ave NE, Seattle, WA 98125-5127
tr +K Michael Fitzgerald, 600 University St #2200, Seattle, WA 98101-4152
954783520 Autism Center-Seattle, University of Washington, PO Box 35721 CHDD CD-205,
Seattle, WA 98195-7921
954783525 +Creditors Financial Group, LLC, PO Box 440290, Aurora, CO 80044-1500
954783529 +Equifax, PO Box 740241, Atlanta, GA 30374-0241
954783530 +Experian, PO Box 2104, Allen, TX 75013-9504
954783533 +Henry DeGraaff & McCormick, 1833 N 105th St., Suite 200, Seattle, WA 98133-8973
954783536 +Jim Dandy Sewer & Plumbing, 903 N 128th St, Seattle, WA 98133-7515
954783537 K. Michael Fitzgerald, 600 University Street, Ste 2200, Seattle, WA 98101-4100
954783538 NCO Financial Systems, Inc., 507 PRUDENTIAL RD, PO BOX 1007, HORSHAM, PA, 19044-8007
954783542 +Pediatric PT & OT Services, 20310 19th Ave NE, Shoreline, WA 98155-1261
954783543 Phillip Samuel Ornstil, The Law Offices of Krista L. White, 1417 4th Ave Ste 300,
Seattle, WA 98101-2242
954783546 Robert Dunphy, PO Box 2341, Redmond, WA 98073-2341
954783547 Robert M Dunphy, c/o Portfolio Recovery Associates, LLC,
120 Corporate Blvd, Norfolk, VA 23502
954783548 Sentry Credit Inc., 2809 Grand Ave, Everett, WA 98201-3417
954783549 Suttell & Hammer, P.S., PO Box C-90006, Bellevue, WA 98009
954783550 +TransUnion, PO Box 2000, Chester, PA 19016-2000
954783552 Wells Fargo Home Mortgage, PO Box 30427, Los Angeles, CA 90030-0427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: mainline@hdm-legal.com Nov 05 2013 00:28:21 Christina L Henry,

Henry, DeGraaff & McCormick, PS, 1833 N 105th St, Ste 200, Seattle, WA 98133
smg EDI: WADEPREV.COM Nov 05 2013 00:33:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Nov 05 2013 00:28:33 United States Trustee,
700 Stewart St Ste 5103, Seattle, WA 98101-4438
954783519 EDI: ARSN.COM Nov 05 2013 00:33:00 ARS National Services, Inc., PO Box 463023,
Escondido, CA 92046-3023
954783521 EDI: BANKAMER.COM Nov 05 2013 00:33:00 Bank Of America, PO Box 982238,
El Paso, TX 79998-2238
954783532 EDI: BANKAMER.COM Nov 05 2013 00:33:00 FIA Card Services, NA, 4161 Piermont Parkway,
Greenboro, NC 27410
954783522 EDI: BANKAMER.COM Nov 05 2013 00:33:00 Bank Of America, PO Box 982235,
El Paso, TX 79998-2238
954783524 EDI: CHASE.COM Nov 05 2013 00:33:00 Chase Bank USA NA, PO Box 15145,
Wilmington, DE 19850-5145
954783527 EDI: DISCOVER.COM Nov 05 2013 00:33:00 Discover Card, PO Box 29033,
Phoenix, AZ 85038-9033
954783531 +EDI: BANKAMER.COM Nov 05 2013 00:33:00 FIA CARD SERVICES, N.A., ATTN: Bankruptcy Dept,
1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000
954783535 EDI: IRS.COM Nov 05 2013 00:33:00 IRS, Centralized Insolvency Operation, PO Box 7346,
Philadelphia, PA 19101-7346
954783534 EDI: IRS.COM Nov 05 2013 00:33:00 Internal Revenue Service, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
954783539 +E-mail/Text: bnc@nordstrom.com Nov 05 2013 00:28:28 Nordstrom, PO Box 13589,
Scottsdale, AZ 85267-3589
954783540 E-mail/Text: bnc@nordstrom.com Nov 05 2013 00:28:28 Nordstrom Bank, PO Box 79137,
Phoenix, AZ 85062-9137
954783541 +E-mail/Text: bnc@nordstrom.com Nov 05 2013 00:28:28 Nordstrom fsb, PO Box 6566,
Englewood, CO 80155-6566
954783544 EDI: PRA.COM Nov 05 2013 00:33:00 Portfolio Recovery Assoc., PO Box 12914,
Norfolk, VA 23541
954783551 +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Nov 05 2013 00:28:33 US Trustee,
Office of the United States Trustee, United States Courthouse, 700 Stewart St., Ste. 5103,
Seattle, WA 98101-4438

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

954783526* +David L Edwards-Zoars, 11733 20th Ave NE, Seattle, WA 98125-5127
954783528* +Elisabeth M Edwards-Zoars, 11733 20th Ave NE, Seattle, WA 98125-5127
954783545* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12903,
Norfolk, VA 23541)
954783523 ##Bishop, White, Marshall & Weibel, P.S., 720 Olive Way, Ste 1301, Seattle, WA 98101-1801
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2013 at the address(es) listed below:

Christina L Henry on behalf of Debtor David L Edwards-Zoars mainline@hdm-legal.com,
hdmecf@gmail.com
Christina L Henry on behalf of Joint Debtor Elisabeth M Edwards-Zoars mainline@hdm-legal.com,
hdmecf@gmail.com
K Michael Fitzgerald courtmail@seattlechl3.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT
Western District of Washington

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines
Notice of Ex Parte Motion to Dismiss if Debtor Fails to Appear at the Sec. 341 Meeting, and
Notice of Appointment of Trustee

The debtor(s) listed below filed a chapter 13 bankruptcy case on **November 4, 2013**.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.

All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David L Edwards-Zoars
11733 20th Ave NE
Seattle, WA 98125

Elisabeth M Edwards-Zoars
11733 20th Ave NE
Seattle, WA 98125

Case Number: 13-19774-TWD
Office Code: 2

Social Security/Individual Taxpayer ID/Employer Tax ID/Other nos:
xxx-xx-9621
xxx-xx-4786

Attorney for Debtor(s) (name and address):

Christina L Henry
Henry, DeGraaff & McCormick, PS
1833 N 105th St, Ste 200
Seattle, WA 98133
Telephone number: 206-330-0595

Bankruptcy Trustee (name and address):

K Michael Fitzgerald
600 University St #2200
Seattle, WA 98101
Telephone number: 206-624-5124
Send 4002 documents to: <http://www.seattlech13.com>

Meeting of Creditors

Date: **December 23, 2013**

Time: **08:30 AM**

Location: **US Courthouse, Room 4107, 700 Stewart St, Seattle, WA 98101**

Important Notice to Debtors: All Debtors (other than corporation and other business entities) must provide picture identification and proof of social security number to the Trustee at the meeting of creditors. Original documents are required; photocopies are not sufficient. Failure to comply will result in referral of your case for action by the U.S. Trustee.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **March 24, 2014** For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **May 5, 2014**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts
and All Reaffirmation Agreements must be filed with the bankruptcy clerk's office by February 21, 2014.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan is enclosed.

The hearing on confirmation will be held:

Date: **January 15, 2014**, Time: **09:30 AM**, Location: **U.S. Courthouse, Room 8106, 700 Stewart Street, Seattle, WA 98101** The plan or a summary of the plan and notice of confirmation hearing will be sent separately.

Plan confirmation status report due **July 21, 2014** if no confirmed plan, LBR 3015-1(e).

Creditors May Not Take Certain Actions:

Generally, the filing of the bankruptcy case automatically stays certain collection and other actions against the Debtor and the Debtor's property. There are some exceptions provided for in 11 U.S.C. § 362. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

700 Stewart St, Room 6301
Seattle, WA 98101
Telephone number: 206-370-5200

For the Court:

Clerk of the Bankruptcy Court:
Mark L. Hatcher
This case has been assigned to Judge Timothy W. Dore.

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: November 4, 2013

EXPLANATIONS

Case Number: **13-19774-TWD**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Confirmation of Plan	OBJECTIONS TO CONFIRMATION must be filed with the clerk at the address listed on the reverse side, with the Debtor and Debtor's attorney, and with the Chapter 13 Trustee at least 14 days prior to the hearing on plan confirmation. See Local Bankruptcy Rule 9015-1.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Notice Re: Dismissal	If the Debtor fails to file required schedules, statements or lists within 14 days from the date the petition was filed, the U.S. Trustee will apply for an ex parte order of dismissal on the seventh day after the deadline passes. If the Debtor or joint Debtor fails to appear at the meeting of creditors, the U.S. Trustee will apply ex parte for an order of dismissal seven days after the date scheduled for the meeting of creditors, or the date of any rescheduled or continued meeting. This is the only notice you will receive of the U.S. Trustee's motion to dismiss the case. If you wish to oppose the dismissal you must file a written objection within seven days after the applicable deadline passes (i.e. 14-day deadline of date of meeting of creditors).
Appointment of Trustee	Pursuant to 11 U.S.C. § 1302 and § 322 and Fed. R. Bankr. P. 2008, K Michael Fitzgerald is appointed Trustee of the estate of the above name Debtor(s) to serve under the Trustee's blanket bond. The appointment is made effective the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing of rejection of the appointment within seven (7) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Mark H. Weber, Assistant U.S. Trustee
Refer to Other Side for Important Deadlines and Notices	